

United States Bankruptcy Court
District of New Mexico

In re:
Magdalena Noreen Duran
Debtor

Case No. 14-11904-j
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 29, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2014.

db
3356275 +Magdalena Noreen Duran, 5416 La Colonia Dr. NW, Albuquerque, NM 87120-2490
+AFFILION MOUNTAIN VIEW REGIONAL, MEDICAL CENTER, 4311 E. LOHMAN AVE.,
LAS CRUCES, NM 88011-8255
3356276 ALBUQUERQUE AMBULANCE, P.O. BOX 27822, ALBUQUERQUE, NM 87125-7822
3356277 +ALBUQUERQUE BERNALILLO COUNTY, WATER UTILITY AUTHORITY, 1 CIVIC PLAZA,
ALBUQUERQUE, NM 87102-2111
3356278 +ALBUQUERQUE COLLECTIONS, 5310 HOMESTEAD RD NE, BLDG 1B, ALBUQUERQUE, NM 87110-1524
3356279 +ALBUQUERQUE ER PHYSICIANS, 300 SOUTH PARK RD., STE 400, HOLLYWOOD, FL 33021-8353
3356280 +ALBUQUERQUE HEALTH PARTNERS, P.O. BOX 27829, ALBUQUERQUE, NM 87125-7829
3356281 ALBUQUERQUE NEW MEXICO PHYSICIANS, P.O. BOX 975213, DALLAS, NM 753975213
3356282 +ANESTHESIA ASSOC. OF NEW MEXICO PC, 1720 LOUISIANA BLVD. NE, METROCENTRE SUITE 401,
ALBUQUERQUE, NM 87110-7020
3356284 +CITY OF ALBUQUERQUE, 1 CIVIC PLAZA, ALBUQUERQUE, NM 87102-2111
3356285 +CMRE FINANCIAL SVCS IN, 3075 E IMPERIAL HWY STE, BREA, CA 92821-6753
3356286 +COLLECTION SERVICE BUR, PO BOX 310, SCOTTSDALE, AZ 85252-0310
3356287 +COMCAST CABLE COMMUNICATIONS, 1701 JOHN F KENNEDY BLVD, PHILADELPHIA, PA 19103-2848
3356288 +ENHANCED RECOVERY COMPANY, P.O. BOX 57547, JACKSONVILLE, FL 32241-7547
3356289 +FINANCIAL CORP AMERICA, 12515 RESEARCH BLVD S-100, AUSTIN, TX 78759-2247
3356290 +HEALTHCARE COLL INC, 2224 W NORTHERN AVE STE, PHOENIX, AZ 85021-4928
3356292 +LOVELACE WESTSIDE HOSPITAL, 10501 GOLF COURSE RD NW, ALBUQUERQUE, NM 87114-5000
3356293 +LOVELACE WOMENS HOSPITAL, 4701 MONTGOMERY BLVD NE, ALBUQUERQUE, NM 87109-1219
3356294 +M. Thomas Malovoz, DDS, 3900 Eubank NE, Ste 19, Albuquerque, NM 87111-3427
3356295 +MED DATA SYSTEMS, 2150 15TH AVE, VERO BEACH, FL 32960-3436
3356296 +MEDICAL DATA SYSTEMS I, 1374 S BABCOCK ST, MELBOURNE, FL 32901-3009
3356299 NEW MEXICO EDUCATORS FCU, P.O. BOX 5830, ALBUQUERQUE, NM 87198
3356301 +PATIENT ACCOUNT SERVICE, 5100 W COPANS RD STE 500, MARGATE, FL 33063-7733
3356304 +ROBERT O. MOORE, P.O. BOX 91388, ALBUQUERQUE, NM 87199-1388
3356305 ROCKEFELLER'S CLEANING & RESTORATION, 5514 COAL SE, ALBUQUERQUE, NM 87108-2911
3356307 +SUPERIOR AMBULANCE SERVICE, 7600 LA MORADA NW, ALBUQUERQUE, NM 87120-1744
3356308 +THE ADVANTAGE GROUP, PO BOX 93877, ALBUQUERQUE, NM 87199-3877
3356309 +UNIVERSITY OF NEW MEXICO HOSPITAL, 2211 LOMAS BLVD. NE, ALBUQUERQUE, NM 87106-2719
3356310 +WAKEFIELD & ASSOC, 10800 E BETHANY DR STE 4, AURORA, CO 80014-2687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3356283 +EDI: HFC.COM Sep 30 2014 00:08:00 BENEFICIAL/HFC, PO BOX 9068, BRANDON, FL 33509-9068
3356291 +EDI: HFC.COM Sep 30 2014 00:08:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
3356298 E-mail/Text: bankruptcydepartment@ncogroup.com Sep 30 2014 00:06:32 NCO FIN/35,
PO BOX 41726, PHILADELPHIA, PA 19101
3356297 +EDI: MID8.COM Sep 30 2014 00:08:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
3356300 EDI: NMTRD.COM Sep 30 2014 00:08:00 NEW MEXICO TAXATION & REVENUE DEPT., PO BOX 8575,
ALBUQUERQUE, NM 87198-8575
3356302 +E-mail/Text: pfsbankruptcyntific@phs.org Sep 30 2014 00:06:28
PRESBYTERIAN HEALTHCARE SERVICES, 1801 Randolph SE, Albuquerque, NM 87106-4230
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3356303* +PRESBYTERIAN HEALTHCARE SERVICES, 1801 Randolph SE, Albuquerque, NM 87106-4230
3356306 ##+SUBURBAN MORTGAGE CO, 3707 EUBANK BLVD NE, ALBUQUERQUE, NM 87111-3536

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2014 at the address(es) listed below:

Edward Alexander Mazel edmazeltrustee@askewmazelfirm.com,
NM74@ecfcbis.com;psticetrustee@askewmazelfirm.com
United States Trustee ustpreion20.aq.ecf@usdoj.gov
William F. Davis on behalf of Debtor Magdalena Noreen Duran daviswf@nmbankruptcy.com,
dkazimiroff@nmbankruptcy.com;rbaca@nmbankruptcy.com;pmaccutcheon@nmbankruptcy.com;vlowe@nmbankrup
tcy.com;nhardman@nmbankruptcy.com;flucero@nmbankruptcy.com;reception@nmbankruptcy.com
TOTAL: 3

United States Bankruptcy Court

District of New Mexico

Case No. 14-11904-j7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Magdalena Noreen Duran
aka Lena N. Duran
5416 La Colonia Dr. NW
Albuquerque, NM 87120

Last four digits of Social Security or other
Individual Taxpayer-Identification No(s)., (if any):

xxx-xx-4636

Employer's Tax-Identification No(s)., /Other No(s) (if any):

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11 United States Code (the Bankruptcy Code).

BY THE COURT

Dated: 9/29/14

Robert H. Jacobvitz
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.